

# **Florida**

## **Apopka**

### **Community Trust Federal Credit Union (2000 CDFI Program – Technical Assistance)**

Location: Apopka, Florida  
Award: \$50,000 technical assistance grant  
Contact: Ron Dupree - (407) 880-4300

A community development credit union, formed in 1982, Community Trust Federal Credit Union provides financial and development services to low-income minority farmworkers throughout the state of Florida. From the three offices located in Apopka, Pierson, and Homestead, Florida, the credit union has made more than 6,000 loans totaling over \$13,000,000 to its more than 3,200 members. The Fund's technical assistance grant will be used to upgrade its financial system, train staff, and obtain consulting services.

## **Bell Glade**

### **Union Fidelity Fund, Inc. (1998 CDFI Program – Technical Assistance)**

Location: Belle Glade, Florida  
Award: \$35,000 technical assistance grant  
Type: Business Loan Fund  
Contact: Eileen Kelly - (561) 996-3902

Union Fidelity Fund, Inc. (UFFI) of Belle Glade, Florida was awarded a \$35,000 technical assistance grant from the CDFI Fund. UFFI, a start up organization, provides financial assistance to low and moderate income families and individuals for the purchase of homes or for the start of new businesses. Support from the CDFI Fund will be used to purchase needed software and hardware and for the training of staff and board on all aspects of loan underwriting, processing, and monitoring, and the development of operating policies and procedures.

## **Fort Myers**

### **Lee County Employment & Economic Development Corp. (1999 CDFI Program – Technical Assistance)**

Location: Fort Myers, Florida  
Award: \$45,000 technical assistance grant  
Type: Business Loan Fund  
Contact: Mr. Roy H. Kennix - (941) 337-2300

Lee County Employment and Economic Development Corporation (LEEDCO) of Fort Meyers Florida has been serving Fort Myers particularly its distressed Dunbar neighborhood since 1992. LEEDCO lends to small businesses that serve its target market. The technical assistance award will be used for accounting software and computers staff training and consulting services.

## **Gainesville**

### **Neighborhood Housing and Development Corporation (1998 CDFI Program – Technical Assistance)**

Location: Gainesville, Florida  
Award: \$42,500 technical assistance grant  
Type: Housing/Facilities Loan Fund  
Contact: David Herkalo - (352) 380-9119

Neighborhood Housing & Development Corp.(NHDC) is a nonprofit that develops and provides affordable housing for low-income residents of Florida's Alachua and Marion Counties. NHDC seeks to expand its Marion County activities and requires an upgrading of its loan underwriting and monitoring systems. The Fund's \$42,500 grant will help cover the costs of networking the organization's computer system; training staff members in accounting, financial management, and underwriting; developing a lending strategy specifically tailored to Marion County needs; and devising a capitalization strategy for the organization.

## **Lakeland**

### **First Federal Florida (1999 BEA Program)**

Location: Lakeland, Florida  
Award: \$36,675 grant  
Contact: Ted Payne - (941) 688-6811

First Federal Savings and Loan Association of Florida of Lakeland, Florida received an award of \$36,675 for increasing its commercial real estate lending activities in distressed communities located within Polk County, Florida. The awardee is a federally chartered mutual savings and loan with total assets of \$490.9 million.

## **Miami**

### **BAC Funding Corporation (1999 CDFI Program – Core)**

Location: Miami, Florida  
Award: \$1,000,000 capital grant  
Type: Business Loan Fund  
Contact: Edwin L. Miller - (305) 693-3550

BAC Funding Corporation is a non-profit community development corporation formed in 1983. It was initially established as a technical assistance provider and the chief operating entity for a lending pool financed by banks, thrifts, and the Florida Black Business Investment Board. Today, the organization focuses on providing loans, in conjunction with technical assistance, to support the expansion of African American-owned businesses in Dade County, Florida. The CDFI Fund's \$1,000,000 capital grant will be used to meet the growing demand for the organization's revolving credit to African American-owned businesses in Dade County.

**Camacol Loan Fund, Inc. (2000 CDFI Program – Core)**

Location: Miami, Florida  
Award: \$630,000 (\$600,000 capital grant and \$30,000 technical assistance grant)  
Contact: Jose Antonio Font - (305) 642-7472

Established in 1999, Camacol Loan Fund, Inc. (CLF) provides loans and small business technical assistance services primarily to Hispanic-owned small and microenterprise businesses located in the Little Havana, Homestead and Hialeah areas of Miami-Dade County. Its initial activities served Hispanic-owned businesses that were affected by Hurricane Andrew. The CDFI Fund's \$600,000 capital grant will help capitalize CLF's revolving loan fund and enable the organization to increase its loan loss reserve. The Fund's \$30,000 technical assistance grant will support CLF's efforts to procure technology, consulting services, and staff training to improve the organization's capacity as a lender.

**Continental National Bank of Miami (2000 BEA Program)**

Location: Miami, Florida  
Award: \$326,447 grant  
Contact: Athan Castiglia - (305) 643-8277

Continental National Bank of Miami in Miami, Florida received an award of \$326,447 for increasing its consumer, single family, multi-family, commercial real estate, and business lending activities within distressed communities throughout the state of Florida. Continental National Bank also made five below-market rate deposits of \$100,000 each into CityFirst Bank of DC, Douglass National Bank, South Shore Bank of Chicago, Shorebank Cleveland, and Unity National Bank, all certified Community Development Financial Institutions (CDFIs). The awardee is a national bank with total assets of \$143.2 million.

**Florida International Bank (1997 BEA Program)**

Location: Miami, Florida  
Award: \$13,968 grant  
Contact: Kevin Blanchard - (305) 232-4900

Florida International Bank, of Miami, Florida, was awarded \$13,968 for making over \$700,000 in single-family housing and small business loans in the distressed neighborhood of West Perrine in Dade County.

**Miami-Dade County Affordable Housing Foundation Inc. (1999 CDFI Program – Technical Assistance)**

Location: Miami, Florida  
Award: \$46,850 technical assistance grant  
Type: Housing/Facilities Loan Fund  
Contact: Mr. Jose A. Pons - (305) 372-7990

The Miami-Dade Affordable Housing Foundation is a start-up non-profit corporation created in April 1999 to serve low- and moderate-income families. It provides first mortgage loans with low-interest rates and offers homebuyers pre- and post-purchase counseling. It also provides subordinated loans. The technical assistance grant will be used for staff and management training and consulting services.

**North Dade Community Development Federal Credit Union (2000 CDFI Program – Technical Assistance)**

Location: Miami, Florida  
Award: \$50,000 technical assistance grant  
Contact: Beverly Coffey - (305) 620-5569

Established in 1997 with a mission of serving the distressed community of Northern Miami-Dade County, Northern Dade Community Development Federal Credit Union (NDCDFCU) provides lending and depository services to low-income individuals in the Northwest quadrant of Dade County. The technical assistance award will be used for obtaining the services of a consultant to develop a five-year strategic plan that would include an assessment of current services and products, and analysis of the market for and plan the expansion of current and new financial products, and the development a capitalization plan. It will also be used for staff and board training and the acquisition of technology.

**Northern Trust Bank of Florida, N.A. (2000 BEA Program)**

Location: Miami, Florida  
Award: \$14,530 grant  
Contact: Carlos Noble, (305) 789-1424

Northern Trust Bank of Florida in Miami, Florida received an award of \$14,530 for its \$25,000 grant to Florida Community Loan Fund and for its \$98,000 deposit into Boston Bank of Commerce, both certified Community Development Financial Institutions (CDFIs). The awardee is a national bank with total assets of \$3.4 billion.

**Working Capital Florida (1999 CDFI Program -Core)**

Location: Miami, Florida  
Award: \$450,000 (\$425,000 capital grant and \$25,000 technical assistance grant)  
Type: Microenterprise Fund  
Contact: Diane Silverman - (305) 438-1407

The Working Capital Florida (WCF) program was founded in 1994 to provide microenterprise loans, business development services, and technical assistance to low- and moderate-income entrepreneurs in Dade County, Florida. WCF expanded its base of operations into Broward County and Palm Beach County in 1998, and into St. Petersburg in early 1999. The CDFI Fund's \$450,000 award (\$425,000 capital grant, \$25,000 technical assistance grant) will be used for loan capitalization and to support the development of a state-wide microenterprise training center.

**North Miami Beach****Oceanmark Bank, FSB (1998 BEA Program)**

Location: North Miami Beach, Florida  
Award: \$26,497 grant  
Contact: Michael Forman - (305) 940-6275

Oceanmark Bank, F.S.B. received an award of \$26,497 for increasing its consumer, single-family, and small business lending in the economically distressed Miami neighborhood of Liberty City. The bank is also in the process of constructing a new branch in the neighborhood. Oceanmark Bank is a federal savings bank with total assets of \$57 million.

## Orlando

### **Florida Community Capital Corporation (1999 CDFI Program - Core)**

Location: Orlando, Florida  
Award: \$2,500,000 capital grant  
Type: Housing/Facilities Loan Fund  
Contact: Sandra Hostetter - (407) 898-1661

The Florida Community Capital Corporation (FCCC) is a subsidiary of the Central Florida Community Reinvestment Corporation (CFCRC), a non-profit, multi-bank consortium formed in 1990 to assist in the financing of affordable housing. The FCCC was created in January 1999 to focus its activities on four economically distressed areas in Orlando, and to play a direct role in financing development activities. The CDFI Fund's \$2,500,000 capital grant will be used to help capitalize the FCCC loan fund and to start a new Individual Development Account program for residents of FCCC-financed housing projects.

## Pensacola

### **Community Equity Investments Inc. (1999 CDFI Program – Technical Assistance)**

Location: Pensacola, Florida  
Award: \$50,000 technical assistance grant  
Type: Business Loan Fund  
Contact: Daniel R. Horvath - (850) 595-6234

Community Equity Investments, Inc. (CEII) is a small business lender that has served Pensacola and the surrounding areas of northwest Florida since 1974. Recently it has expanded its activities into southern Alabama. Its services include microloans and gap financing for both rural and urban small businesses affordable housing development home ownership and credit counseling. The technical assistance grant will support market analysis outreach technology upgrades and staff training-- helping CEII to better serve the areas into which it has recently expanded.

## Plantation

### **Union Bank of Florida (2000 BEA Program)**

Location: Plantation, Florida  
Award: \$11,000 grant  
Contact: Ricarlda Rubino, (954) 745-2916

Union Bank of Florida of Plantation, Florida received an award of \$11,000 for making a below-market rate deposit in Boston Bank of Commerce, a certified Community Development Financial Institution (CDFI) with branches in southern Florida. The awardee is a state chartered bank with total assets of \$320.1 million.

## St. Petersburg

### **Florida Community Loan Fund (1998 CDFI Program – Core)**

Location: St. Petersburg, Florida  
Award: \$550,000 (\$275,000 capital grant, \$250,000 loan, and \$25,000 technical assistance grant)  
Type: Housing/Facilities Loan Fund  
Contact: Marilyn Kershner – (813) 578-2030

Established in 1994, Florida Community Loan Fund (FCLF) was formed to provide loans to small businesses, non-profit developers of affordable housing, non-profit economic development organizations, human service agencies which serve low-income or other disadvantaged persons and local non-profit intermediaries throughout the state of Florida. The CDFI Fund's \$275,000 capital grant, \$250,000 loan, and \$25,000 technical assistance grant will be used to increase the volume of its current loan programs and to study the need for microloans in its target market.

### **(2000 CDFI Program – Technical Assistance)**

Award: \$50,000 technical assistance grant  
Contact: Marilyn Kershner - (407) 265-2724

Florida Community Loan Fund, Inc., incorporated in July 1994, provides loans and technical assistance to meet housing, economic development and social service credit needs in Florida's low-income communities. Florida Community Loan Fund provides financing for affordable housing, economic development and the provision of social services to eligible nonprofit organizations in Florida. The CDFI Fund's technical assistance award will be used to support staff training, acquire technology, conduct a market analysis, and develop new loan products.

## Sarasota

### **Nationsbank, NA (1998 BEA Program)**

Location: Sarasota, Florida  
Award: \$1,252,500 grant  
Contact: Mary Schultz - (941) 952-2683

NationsBank, NA was awarded \$1,252,500 for carrying out CDFI related activities. The bank made a \$100,000 equity investment in Enterprise Corporation of the Delta (ECD), a certified CDFI, in Jackson, Mississippi. In addition, the bank has made loans totaling \$11,750,000 to First State Community Loan Fund, Unitarian Universalist Affordable Housing Corporation, Ethiopian Community Development Council, Self-Help Venture Fund, The Enterprise Foundation and ECD. NationsBank, NA, is a national bank with total assets of more than \$232 billion.

### **(1999 BEA Program)**

Award: \$5,104,263 grant  
Contact: Larry West - (941) 952-2734

NationsBank, NA of Sarasota, Florida received an award of \$5,104,263 for providing financial support to certified Community Development Financial Institutions (CDFIs). The bank made equity investments totaling \$650,000 in two CDFIs: Austin Community Development Corporation and The Enterprise Foundation. In addition, the bank made loans totaling \$57,539,434 to twelve CDFIs

headquartered in eight states (Texas, Maryland, Georgia, Florida, New York, Virginia, Illinois, and Wisconsin) and the District of Columbia. These CDFIs include ACCION Texas, Austin Community Development Corporation, Community Development Financing Corporation, Community Redevelopment Loan and Investment Fund, Florida Community Loan Fund, Local Initiatives Support Corporation, Newport News Neighborhood Federal Credit Union, Raza Development Fund, South Shore Bank, The Enterprise Foundation, Washington Area Community Investment Fund, and Ways to Work. NationsBank, NA is a national bank with total assets of \$317.3 billion.

## **Tampa**

### **SunTrust Bank, Tampa Bay (1998 BEA Program)**

Location: Tampa, Florida  
Award: \$27,500 grant  
Contact: Robert Olson - (813) 224-2406

SunTrust Bank, Tampa Bay received an award of \$27,500 for making a loan of \$250,000 to Florida Community Loan Fund, a certified CDFI based in St. Petersburg. The below market rate loan will be used by Florida Community Loan Fund to support microenterprise development in distressed areas of Hillsborough and Pinellas counties, as well as in distressed communities in Tampa and St. Petersburg. SunTrust Bank, Tampa Bay is a state-chartered bank with total assets of \$2.7 billion.

### **Tampa Bay Black Business Investment Corp. (1999 CDFI Program – Technical Assistance)**

Location: Tampa, Florida  
Award: \$47,600 technical assistance grant  
Type: Microenterprise Fund  
Contact: Frances A. Townsend - (813) 274-7923

Tampa Bay Black Business Investment Corporation (TBBBIC) was incorporated in 1987. It has attracted bank support leveraged through the state's Florida Black Business Investment Board established to help capitalize local black business investment corporations such as TBBIC. It provides capital and technical assistance to African-American businesses in Hillsborough and Pinellas Counties of Florida. The technical assistance grant will be used for computer equipment and upgrading and for staff training in asset building local community involvement financial statement analysis and lending practices.

### **Tampa Bay Community Reinvestment Corporation (1997 CDFI Program - Core)**

Location: Tampa, Florida  
Award: \$2.5 million grant  
Type: Multi Bank CDC  
Contact: Ms. Debra S. Reyes - (813) 282-4525

Tampa Bay Community Reinvestment Corporation (TBCRC), a nonprofit multi-bank consortium, provides mortgage loans for affordable multi-family housing in the seven county Tampa Bay region of Florida. Working with local financial institutions, local governments, and other community partners, TBCRC has financed over 2,000 units of housing since 1993. The CDFI Fund's \$2,500,000 grant will leverage additional support from eight local governments in the region. With this investment, TBCRC will be able to finance the development of affordable housing for very low-income and special needs residents.

## West Palm Beach

### **The Business Loan Fund of the Palm Beaches Inc. (1999 CDFI Program – Technical Assistance)**

Location: West Palm Beach, Florida  
Award: \$50,000 technical assistance grant  
Type: Business Loan Fund  
Contact: Mr. John B. Brown - (561) 838-9027

Business Loan Fund of the Palm Beaches of West Palm Beach, FL is a non-profit start-up that provides business loans in Palm Beach County. It was incorporated in 1996 and focuses on loans that generate new jobs in areas of high unemployment. The technical assistance grant will be used for consulting technology and training for staff and board